

IN THE CLAIMS

Amended claims follow:

1. (Currently Amended) A method for paying for a transaction over the Internet, comprising:

receiving information utilizing a network, wherein the information includes an Internet Protocol (IP) address of a user and an amount of payment due;

identifying an account using at least a portion of the IP address; and

administering payment for the payment due by billing against the account;

wherein user data is identified based on the received information, and the user data is sent to a site, wherein the user data includes shipping information;

wherein the site sends the information in response to the user carrying out a transaction using the site;

wherein a uniform resource locator (URL) link is provided to the user from the site, where the URL allows the user to give permission for the payment to be administered, and, in response to the user giving the permission, the site is provided with a confirmation number and the shipping information of the user and the user is provided with the confirmation number;

wherein the receiving, the identifying, and the administering are carried out by a network service provider;

wherein the network service provider maintains the account for the user, the account including the user data for allowing the user data to be identified based on the received information.

2. (Cancelled)

3. (Original) The method as recited in claim 1, wherein the information further includes port numbers.

4. (Cancelled)

5. (Cancelled)
6. (Cancelled)
7. (Cancelled)
8. (Previously Presented) The method as recited in claim 1, and further comprising limiting the administration of payment based on a rule.
9. (Previously Presented) The method as recited in claim 1, and further comprising collecting a fee from the site.
10. (Original) The method as recited in claim 9, wherein the fee is a percentage of the payment due.
11. (Original) The method as recited in claim 1, wherein the account is a debit account.
12. (Previously Presented) The method as recited in claim 1, wherein the receiving, the identifying, and the administering are carried out by a financial institution offering credit with credit cards in conjunction with the network service provider.
13. (Currently Amended) A computer program product for paying for a transaction over the Internet, comprising:
 - computer code for receiving information utilizing a network, wherein the information includes an Internet Protocol (IP) address of a user and an amount of payment due;
 - computer code for identifying an account using at least a portion of the IP address;

computer code for administering payment for the payment due by billing against the account; and

computer code for identifying user data based on the received information, and sending the user data to a site, wherein the user data includes shipping information;

wherein the site sends the information in response to the user carrying out a transaction using the site;

wherein a uniform resource locator (URL) link is provided to the user from the site, where the URL allows the user to give permission for the payment to be administered, and, in response to the user giving the permission, the site is provided with a confirmation number and the shipping information of the user and the user is provided with the confirmation number;

wherein the computer code is executed by a network service provider;

wherein the network service provider maintains the account for the user, the account including the user data for allowing the user data to be identified based on the received information.

14. (Cancelled)

15. (Original) The computer program product as recited in claim 13, wherein the information further includes port numbers.

16. (Cancelled)

17. (Cancelled)

18. (Cancelled)

19. (Cancelled)

20. (Original) The computer program product as recited in claim 13, and further comprising computer code for limiting the administration of payment based on a rule.

21. (Previously Presented) The computer program product as recited in claim 13, and further comprising computer code for collecting a fee from the site.

22. (Original) The computer program product as recited in claim 21, wherein the fee is a percentage of the payment due.

23. (Original) The computer program product as recited in claim 13, wherein the account is a debit account.

24. (Previously Presented) The computer program product as recited in claim 13, wherein the computer code is executed by a financial institution offering credit with credit cards in conjunction with the network service provider.

25. (Currently Amended) A system for paying for a transaction over the Internet, comprising:

- logic for receiving information utilizing a network, wherein the information includes an Internet Protocol (IP) address of a user and an amount of payment due;

- logic for identifying an account using at least a portion of the IP address;

- logic for administering payment for the payment due by billing against the account; and

- logic for identifying user data based on the received information, and sending the user data to a site, wherein the user data includes shipping information;

- wherein the site sends the information in response to the user carrying out a transaction using the site;

- wherein a uniform resource locator (URL) link is provided to the user from the site, where the URL allows the user to give permission for the payment to be administered, and, in response to the user giving the permission, the site is provided with a confirmation number and the shipping information of the user and the user is provided with the confirmation number;

- wherein the logic is implemented by a network service provider;

wherein the network service provider maintains the account for the user, the account including the user data for allowing the user data to be identified based on the received information.

26. (Currently Amended) A method for paying for a transaction over the Internet, comprising:

- (a) providing a link to a site on a network where a business transaction is occurring;
- (b) receiving information from the site at a third party location during the transaction, wherein the information includes an Internet Protocol (IP) address of a user and an amount of payment due;
- (c) identifying an account using at least a portion of the IP address;
- (d) identifying whether any rules are associated with the account;
- (e) conditionally administering payment for the payment due by billing against the account in accordance with any identified rules;
- (f) identifying shipping information based on the received information;
- (g) sending the shipping information to the site; and
- (h) receiving compensation from the site;

wherein a uniform resource locator (URL) link is provided to the user from the site, where the URL allows the user to give permission for the payment to be administered, and, in response to the user giving the permission, the site is provided with a confirmation number and the shipping information and the user is provided with the confirmation number;

wherein (a)-(h) are carried out by a network service provider;

wherein the network service provider maintains the account for the user, the account including the user data for allowing the user data to be identified based on the received information.

27. (Previously Presented) The method as recited in claim 1, wherein the information is received from a combination of the user and the site, where the information is received from the site in response to the user carrying out the transaction using the site.

28. (Previously Presented) The method as recited in claim 1, wherein the account is identified utilizing a database which links the information with a corresponding account.

29. (Cancelled)

30. (Previously Presented) The method as recited in claim 8, wherein the rule identifies at least one category in which goods or services are permitted to be purchased.

31. (New) The method as recited in claim 1, wherein the URL link is provided to the site by the network service provider for relaying the URL link from the site to the user.

32. (New) The method as recited in claim 1, wherein the received information further includes credit card information provided by the user during the transaction, and the account is identified using the at least a portion of the IP address and the credit card information for providing strengthened user authentication that reduces fraud.

33. (New) The method as recited in claim 1, wherein the network service provider maintains a hierarchy of purchasable item categories, and the site is required to sign an agreement to tag goods and services with a category identifier for allowing the user to pre-select purchasable categories when the account of the user is set up for limiting categories from which items are allowed to be purchased.

34. (New) The method as recited in claim 1, wherein the URL link links to another site that is internal to the network service provider with another IP address that is incapable of being accessed from outside a network of the network service provider, and the URL link is pushed at a browser by the site, the site incapable of accessing the URL link because the site is outside of the network.